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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Mark Hoffman et al.
Serial No.: 09/696,762
Filed: October 25, 2000
For: INVESTMENT ADVICE SYSTEMS AND METHODS
Examiner: Nga B. Nguyen
Art Unit: 3628

10

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

15

AMENDMENT B AND RESPONSE TO OFFICE ACTION**MAILED AUGUST 12, 2004**20 A. **Introductory Comments**

This document is in response to the Office Action mailed August 12, 2004. Applicants enclose herewith a Petition for a three-month extension of time pursuant to 37 C.F.R. §1.136(a) and a check in the amount of \$1,020.00 as required by 37 C.F.R. §1.17(a)(3). With this extension of time, the present Amendment and Response is due on 25 February 12, 2005. Applicants believe that no additional fees are due with this filing. However, the Commissioner is hereby authorized to charge any fees that may be due, or credit any overpayment, to Deposit Account No. 50-0311, Attorney Ref. No. 24309-501, Customer Number 30263. The amendments to the specification section begins on page 2, the amendments to the claims section begins on page 3 and the remarks section begins on 30 page 11.

Please amend this application as follows: